



UNITED STATES PATENT AND TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

JANUARY 23, 2006

PTAS



103094905A

PETER K. TRZYNA, ESQ.
P.O. BOX 7131
CHICAGO, IL 60680-7131

UNITED STATES PATENT AND TRADEMARK OFFICE NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 571-272-3350. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, MAIL STOP: ASSIGNMENT SERVICES DIVISION, P.O. BOX 1450, ALEXANDRIA, VA 22313.

RECORDATION DATE: 09/30/2005

REEL/FRAME: 017047/0772

NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

HOLLAND, BRIAN G.

DOC DATE: 06/28/2005

ASSIGNEE:

MANN CONROY EISENBERG &
ASSOCIATES
800 GREEN VALLEY ROAD
SUITE 302
GREENSBORO, NORTH CAROLINA 27408

SERIAL NUMBER: 10687063

FILING DATE: 10/16/2003

PATENT NUMBER:

ISSUE DATE:

TITLE: COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

017047/0772 PAGE 2

SHARON BROOKS, EXAMINER
ASSIGNMENT SERVICES BRANCH
PUBLIC RECORDS DIVISION

Form PTO-1525 (Rev. 07-05)
OMB No. 2050-0027 (exp. 3/30/2008)

9/30/05
**RECORDATION
PATENT**

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)

Brian G. Hollend, Needham, MA

Additional name(s) of conveying party(ies) attached? Yes No

3. Nature of conveyance/Execution Date(s):

Execution Date(s) June 28, 2005

<input checked="" type="checkbox"/> Assignment	<input type="checkbox"/> Merger
<input type="checkbox"/> Security Agreement	<input type="checkbox"/> Change of Name
<input type="checkbox"/> Joint Research Agreement	
<input type="checkbox"/> Government Interest Assignment	
<input type="checkbox"/> Executive Order 9424, Confirmatory License	
<input type="checkbox"/> Other _____	

4. Application or patent number(s):

A. Patent Application No.(s)

10/687,063

This document is being filed together with a new application.

B. Patent No.(s)

Additional numbers attached? Yes No

5. Name and address to whom correspondence concerning document should be mailed:

Name: Peter K. Trzyna, Esq., _____

Internal Address: _____

Street Address: P.O. Box 7131

City: Chicago

State: Illinois Zip: 60680-7131

Phone Number: (312) 240-0824

Fax Number: (312) 240-0825

Email Address: _____

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

<input type="checkbox"/> Authorized to be charged by credit card
<input checked="" type="checkbox"/> Authorized to be charged to deposit account
<input type="checkbox"/> Enclosed
<input type="checkbox"/> None required (government interest not affecting title)

8. Payment Information

a. Credit Card Last 4 Numbers _____
Expiration Date _____

b. Deposit Account Number 50-0235

Authorized User Name Peter K. Trzyna, Esq.

9. Signature:

P.K.T.
Signature

September 28, 2005

Date

Peter K. Trzyna, Esq.
Name of Person Signing

Total number of pages including cover sheet, attachments, and documents: 19

Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:

Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, VA 22313-1450

10/05/2005 ECDUPER 00000136-500225 10687063

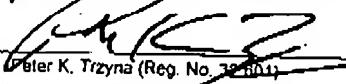
01 FC:021

40.00 BA

RECEIVED
CENTRAL FAX CENTER
AUG 1 2007

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Correction of Inventorship, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: September 28, 2005

Signed: 

Peter K. Trzyna (Reg. No. 39560)

PATENT

Paper No.

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	: CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	: 10/687,063
Filed	: October 16, 2003
For	: COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	: 3624
Examiner	:

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSIGNMENT OF INVENTION

SIR:

WHEREAS, BRIAN G. HOLLAND, the undersigned is an inventor of the subject matter described in the above-referenced patent application; and

WHEREAS, Mann, Conroy, Eisenberg, & Associates (hereinafter, the "Assignee"), under the laws of the State of North Carolina, having an address at 800 Green Valley Road, Suite 302, Greensboro, NC 27408, has an acknowledged right to the entire right, title, and interest therein, thereto, and thereunder, including, patent rights and any applications and patents related thereto or claiming priority therefrom;

NOW, THEREFORE, in consideration of ten dollars (\$10.00) in hand paid to

10/687,063

each, the receipt of which by each is hereby acknowledged, and other good and valuable consideration received by each, I hereby acknowledge that I have sold, assigned, transferred, and set over, and by these presents do hereby sell, assign, transfer, and set over, unto the Assignee, its successors, and assigns, the entire right, title and interest in, to, and under any and all inventions disclosed or described in the above-identified patent application and any and all rights thereto, including the above-identified patent application, any and all United States and foreign patents which may be granted pursuant thereto, and any and all United States and foreign applications, continuations, divisions, renewals, and substitutes thereof, as well as any reissues or reexamination patent(s); and I hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for said invention to the Assignee its successors, and assigns, in accordance with the terms of this instrument;

AND I HEREBY covenant that I have full right to convey the entire interest assigned, and that I have not executed, and will not execute, any agreement in conflict herewith;

AND I HEREBY further covenant that I respectively will communicate to the Assignee, its successors, legal representatives, and assigns, any facts known respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, and reissue applications, make all rightful oaths, and generally do everything possible to aid the assignee, its successors, legal representatives, and assigns, to obtain and enforce proper patent protection for said invention;

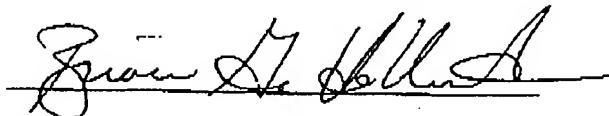
THIS ASSIGNMENT of Invention is the entire agreement as to its subject matter. If any portion of this Assignment of Invention is determined to be invalid, illegal, or unenforceable under any present or future law by the final judgment of any court of competent jurisdiction, the remainder of this Assignment of Invention shall not be effected thereby. It is the intention of the undersigned that if any portion of this Assignment of Invention is determined to

10/687,063

be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: June 28, 2005



Brian G. Holland

Residence and Post Office Address: 6 Glendale Road
Needham, MA 02492
US Citizen

**UNITED STATES PATENT AND TRADEMARK OFFICE**UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAY 18, 2004

PTAS



102587178A

PETER K. TRZYNA
PO BOX 7131
CHICAGO, IL 60680UNITED STATES PATENT AND TRADEMARK OFFICE
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENTTHE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF
THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS
AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER
REFERENCED BELOW.PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE
INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA
PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD
FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY
CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723.
PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE,
ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY,
SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 10/16/2003

REEL/FRAME: 014626/0639
NUMBER OF PAGES: 7

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

CONROY, THOMAS F.

DOC DATE: 10/14/2003

ASSIGNOR:

EISENBERG, STEVEN A.

DOC DATE: 10/13/2003

ASSIGNOR:

KRAYSLER, STEPHEN F.

DOC DATE: 10/15/2003

ASSIGNOR:

MANN, RICHARD W.

DOC DATE: 10/14/2003

ASSIGNEE:

MANN, CONROY, EISENBERG &
ASSOCIATES
800 GREEN VALLEY ROAD
SUITE 302
GREENSBORO, NORTH CAROLINA 27408

014626/0639 PAGE 2

SERIAL NUMBER: 10687063

FILING DATE: 10/16/2003

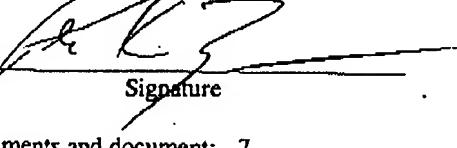
PATENT NUMBER:

ISSUE DATE:

TITLE: COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

DOCKET NUMBER: MCEA-P3-03

MARCUS KIRK, EXAMINER
ASSIGNMENT DIVISION
OFFICE OF PUBLIC RECORDS

FORM PTO-595 (Rev. 6-93) OMB No. 0651-0011 (exp. 4/97)		10-29-2003 	
To the Honorable Commission		HEET U.S. Department of Commerce Patent And Trademark Office	
10/16/03 102587178		he attached original document or copy thereof.	
1. Name of conveying party(ies): Thomas F. Conroy, Englewood, CO 80113 Steven A. Eisenberg, Atlanta, GA 30326 Stephen F. Kravster, Hull, MA 02045 Richard W. Mann, Greensboro, NC 27408		2. Name and address of receiving party(ies): Mann, Conroy, Eisenberg & Associates	
Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Internal Address: Suite 302	
3. Nature of conveyance: <input checked="" type="checkbox"/> Assignment <input type="checkbox"/> Merger <input type="checkbox"/> Security Agreement <input type="checkbox"/> Change of Name <input type="checkbox"/> Other _____		Street Address: 800 Green Valley Road City: Greensboro State: North Carolina Zip: 27408	
Execution Date: October, 2003		10/16/03	
4. Application number(s) or registration number(s): If this document is being filed together with a new application, the execution date of the application is <u>October 16, 2003</u>			
A. Patent Application No.(s) _____ B. Patent No.(s) _____			
Additional numbers attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
5. Name and address of party to whom correspondence concerning document should be mailed: Name: Peter K. Trzyna Internal Address: P.O. Box 7131 City: CHICAGO State: IL Zip: 60680		6. Total number of applications and patents involved <u>1</u> 7. Total fee (37 C.F.R. 3.41) <u>\$ 40.00</u> <input type="checkbox"/> Enclosed <input checked="" type="checkbox"/> Authorized to be charged to deposit account	
8. Deposit account number: <u>50-0235</u> (Attach duplicate copy of this page if paying by deposit account)			
DO NOT USE THIS SPACE			
9. Statement and signature. <i>To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.</i>			
Peter K. Trzyna Name of Person Signing		 Signature	
Total number of pages including cover sheet, attachments and document: <u>7</u>			

Mail documents to be recorded with required cover sheet information to:
 10/26/2003 LMUELLER 00000109 500235 10687063
 Commissioner of Patents & Trademarks, Box Assignments
 Washington, D.C. 20231

1 FC:0021 40.00 DA

"Express Mail" mailing label number ER411464748US
 I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper
 or fee is being deposited with the United States Postal Service
 "Express Mail Post Office to Addressee" service under 37 CFR 1.10
 on the date indicated below and is addressed to MS: Patent Application,
 Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450,
 on the date set forth below.

Signed: Peter K. Trzyna
 Peter K. Trzyna (Reg. No. 32,601)
 Date: October 16, 2003

PATENT

Paper No.

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	:	
Filed	:	
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOW(S)
Group Art Unit	:	
Examiner	:	

The Commissioner of Patents and Trademarks
 Washington, D.C. 20231

ASSIGNMENT OF INVENTION

SIR:

WHEREAS, we, the undersigned is an inventor of the subject matter described
 in the above-referenced patent application; and

WHEREAS, Mann, Conroy, Eisenberg, & Associates (hereinafter, the
 "Assignee"), under the laws of the State of North Carolina, having an address at 800 Green
 Valley Road, Suite 302, Greensboro, NC 27408, has an acknowledged right to the entire right,
 title, and interest therein, thereto, and thereunder, including, patent rights and any applications
 and patents related thereto or claiming priority therefrom;

NOW, THEREFORE, in consideration of ten dollars (\$10.00) in hand paid to
 each, the receipt of which by each is hereby acknowledged, and other good and valuable

consideration received by each, we hereby acknowledge that we have sold, assigned, transferred, and set over, and by these presents do hereby sell, assign, transfer, and set over, unto the Assignee, its successors, and assigns, the entire right, title and interest in, to, and under any and all inventions disclosed or described in the above-identified patent application and any and all rights thereto, including the above-identified patent application, any and all United States and foreign patents which may be granted pursuant thereto, and any and all United States and foreign applications, continuations, divisions, renewals, and substitutes thereof, as well as any reissues or reexamination patent(s); and we hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for said invention to the Assignee its successors, and assigns, in accordance with the terms of this instrument;

AND WE HEREBY covenant that we have full right to convey the entire Interest assigned, and that we have not executed, and will not execute, any agreement in conflict herewith;

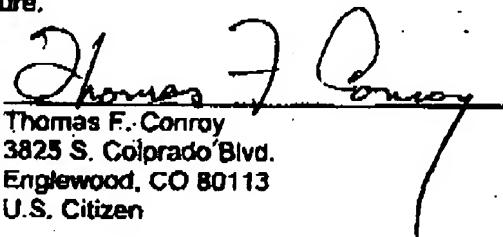
AND WE HEREBY further covenant that we respectively will communicate to the Assignee, its successors, legal representatives, and assigns, any facts known respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, and reissue applications, make all rightful oaths, and generally do everything possible to aid the assignee, its successors, legal representatives, and assigns, to obtain and enforce proper patent protection for said invention;

THIS ASSIGNMENT of Invention is the entire agreement as to its subject matter. If any portion of this Assignment of Invention is determined to be invalid, illegal, or unenforceable under any present or future law by the final judgment of any court of competent jurisdiction, the remainder of this Assignment of Invention shall not be effected thereby. It is the intention of the undersigned that if any portion of this Assignment of Invention is determined to

intention of the undersigned that if any portion of this Assignment of Invention is determined to be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: Oct. 14, 2003


Thomas F. Connolly

Residence and Post Office Address: 3825 S. Colprado Blvd.
Englewood, CO 80113
U.S. Citizen

Date: _____, 2003

Steven A. Eisenberg

Residence and Post Office Address: 750 Park Ave. Unit 31N
Atlanta, GA 30326
U.S. Citizen

Date: _____, 2003

Stephen F. Krayslar

Residence and Post Office Address: 26 Reef Point
Hull, MA 02045
U.S. Citizen

Date: _____, 2003

Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive
Greensboro, NC 27408
U.S. Citizen

intention of the undersigned that if any portion of this Assignment of Invention is determined to be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: 2003 Thomas F. Conroy

Residence and Post Office Address: 3825 S. Colorado Blvd.
Englewood, CO 80113-4202
U.S. Citizen

Date: Oct 13 2003 

Residence and Post Office Address: 750 Park Ave. Unit 31N
Atlanta, GA 30326
U.S. Citizen

Date: 2003 Stephen F. Kraysler

Residence and Post Office Address: 26 Reef Point
Hull, MA 02045
U.S. Citizen

Date: 2003 Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive
Greensboro, NC 27408
U.S. Citizen

intention of the undersigned that if any portion of this Assignment of Invention is determined to be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: _____, 2003

Thomas F. Conroy

Residence and Post Office Address: 3825 S. Colorado Blvd.

Englewood, CO 80110

U.S. Citizen

Date: _____, 2003

Steven A. Eisenberg

Residence and Post Office Address: 750 Park Ave. Unit 31N

Atlanta, GA 30326

U.S. Citizen

Date: 10/15/02, 2003

Stephen F. Kraysler

Residence and Post Office Address: 26 Reef Point

Hull, MA 02045

U.S. Citizen

Date: _____, 2003

Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive

Greensboro, NC 27408

U.S. Citizen

intention of the undersigned that if any portion of this Assignment of Invention is determined to be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: _____, 2003

Thomas F. Conroy

Residence and Post Office Address: 3825 S. Colorado Blvd.
Englewood, CO 80113-4202
U.S. Citizen

Date: _____, 2003

Steven A. Eisenberg

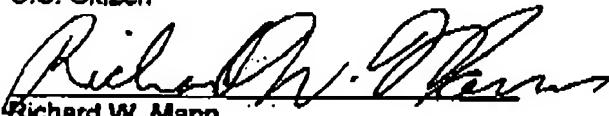
Residence and Post Office Address: 750 Park Ave. Unit 31N
Atlanta, GA 30326
U.S. Citizen

Date: _____, 2003

Stephen F. Kraysler

Residence and Post Office Address: 26 Reef Point
Hull, MA 02045
U.S. Citizen

Date: October 14, 2003


Richard W. Mann

Residence and Post Office Address: 303 Wentworth Drive
Greensboro, NC 27408
U.S. Citizen

**UNITED STATES PATENT AND TRADEMARK OFFICE**UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

JANUARY 23, 2006

PTAS



103094841A

PETER K. TRZYNA, ESQ.
P.O. BOX 7131
CHICAGO, IL 60680-7131UNITED STATES PATENT AND TRADEMARK OFFICE
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 571-272-3350. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, MAIL STOP: ASSIGNMENT SERVICES DIVISION, P.O. BOX 1450, ALEXANDRIA, VA 22313.

RECORDATION DATE: 09/30/2005

REEL/FRAME: 017046/0296
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

CAELLERO, CRISPINA O.

DOC DATE: 08/25/2005

ASSIGNEE:

MANN CONROY EISENBERG & ASSOCIATES
800 GREEN VALLEY ROAD
SUITE 302
GREENSBORO, NORTH CAROLINA 27408

SERIAL NUMBER: 10687063

FILING DATE: 10/16/2003

PATENT NUMBER:

ISSUE DATE:

TITLE: COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS

017046/0296 PAGE 2

STEVEN POST, EXAMINER
ASSIGNMENT SERVICES BRANCH
PUBLIC RECORDS DIVISION

Form PTO-159 (Rev. 07-2005)
OMB No. 0651-0027 (exp. 6/30/2008)

9/30/05

10-06-2005

U.S. PATENT AND TRADEMARK OFFICE
U.S. DEPARTMENT OF COMMERCE

SEP 30 2005

RECORDATION
PATENT

103094841

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)

Crispina O. Caballero, ON, Canada

2. Name and address of receiving party(ies)

Name: Mann Conroy Eisenberg & Associates

Internal Address:

Suite 302

Street Address: 800 Green Valley Road

City: Greensboro

State: North Carolina

Country: USA Zip: 27408

Additional name(s) of conveying party(ies) attached? Yes No

3. Nature of conveyance/Execution Date(s):

Execution Date(s): August 25, 2005

Assignment Merger
 Security Agreement Change of Name
 Joint Research Agreement
 Government Interest Assignment
 Executive Order 9424, Confirmatory License
 Other _____

4. Application or patent number(s):

A. Patent Application No.(s)

10/687,063

 This document is being filed together with a new application.

B. Patent No.(s)

Additional name(s) & address(es) attached? Yes NoAdditional numbers attached? Yes No

5. Name and address to whom correspondence concerning document should be mailed:

Name: Peter K. Trzyna, Esq.

Internal Address:

Street Address: P.O. Box 7131

City: Chicago

State: Illinois Zip: 60680-7131

Phone Number: (312) 240-0824

Fax Number: (312) 240-0825

Email Address:

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

Authorized to be charged by credit card
 Authorized to be charged to deposit account
 Enclosed
 None required (government interest not affecting title)

8. Payment Information

a. Credit Card Last 4 Numbers _____
Expiration Date _____

b. Deposit Account Number 50-0235

Authorized User Name Peter K. Trzyna, Esq.

9. Signature:

Signature

September 28, 2005

Date

Total number of pages including cover sheet, attachments, and documents: 19

Peter K. Trzyna, Esq.
Name of Person Signing

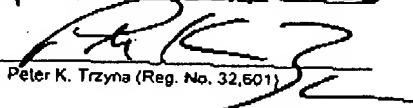
Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:
 Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450
 10/05/2005 ECO/PERS 00000153 500235 10687063
 01 FC:8021 40.00 BA

RECEIVED
CENTRAL FAX CENTER
AUG 01 2007

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Correction of Inventorship, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: September 28, 2005

Signed:


Peter K. Trzyna (Reg. No. 32,501)

PATENT

Paper No.

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	: CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	: 10/687,063
Filed	: October 16, 2003
For	: COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	: 3624
Examiner	:

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSIGNMENT OF INVENTION

SIR :

WHEREAS, CRISPINA O. CABALLERO, the undersigned is an inventor of the subject matter described in the above-referenced patent application; and

WHEREAS, Mann, Conroy, Eisenberg, & Associates (hereinafter, the "Assignee"), under the laws of the State of North Carolina, having an address at 800 Green Valley Road, Suite 302, Greensboro, NC 27408, has an acknowledged right to the entire right, title, and interest therein, thereto, and thereunder, including, patent rights and any applications and patents related thereto or claiming priority therefrom;

NOW, THEREFORE, in consideration of ten dollars (\$10.00) in hand paid to

10/687,063

each, the receipt of which by each is hereby acknowledged, and other good and valuable consideration received by each, I hereby acknowledge that I have sold, assigned, transferred, and set over, and by these presents do hereby sell, assign, transfer, and set over, unto the Assignee, its successors, and assigns, the entire right, title and interest in, to, and under any and all inventions disclosed or described in the above-identified patent application and any and all rights thereto, including the above-identified patent application, any and all United States and foreign patents which may be granted pursuant thereto, and any and all United States and foreign applications, continuations, divisions, renewals, and substitutes thereof, as well as any reissues or reexamination patent(s); and I hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for said invention to the Assignee its successors, and assigns, in accordance with the terms of this instrument;

AND I HEREBY covenant that I have full right to convey the entire interest assigned, and that I have not executed, and will not execute, any agreement in conflict herewith;

AND I HEREBY further covenant that I respectively will communicate to the Assignee, its successors, legal representatives, and assigns, any facts known respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, and reissue applications, make all rightful oaths, and generally do everything possible to aid the assignee, its successors, legal representatives, and assigns, to obtain and enforce proper patent protection for said invention;

THIS ASSIGNMENT of Invention is the entire agreement as to its subject matter. If any portion of this Assignment of Invention is determined to be invalid, illegal, or unenforceable under any present or future law by the final judgment of any court of competent jurisdiction, the remainder of this Assignment of Invention shall not be effected thereby. It is the intention of the undersigned that if any portion of this Assignment of Invention is determined to

10/687,063

be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: August 25, 2005 by Crispina O. Caballero
Residence and Post Office Address: 4108 Bethesda Road
Stouffville, ON Canada LA47X5
Canadian Citizen